

HSC Pensions - Employer's Charter

Your roles and responsibilities in locally administering the HSC Pension Scheme

“Working in partnership to administer the HSC Pension Scheme”



This guide has been jointly produced by the Department of Health, HSC Pension Service and HSC employers.

For the attention of HR & Finance Directors, Pension Officers and those responsible for administering the HSC Pension Scheme.

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Introduction

This document has been jointly produced by the Department of Health, HSC employers and HSC Pension Service to set out the roles and responsibilities* of each Scheme employer to enable successful administration of the HSC Pension Scheme.

The HSC Pension Scheme is governed by rules laid down in regulations agreed by Parliament:

- The National Health Service Regulations 1995 (as amended)
- The National Health Service Regulations 2008 (as amended)
- The National Health Service Pension Scheme Regulations 2015
- And associated transitional provisions –The National Health Service Pension Scheme (Transitional and Consequential Provisions) Regulations 2015

These regulations are also bound by all primary legislation that has relevance to Occupational Pension Schemes. This means that the roles and responsibilities outlined within this document are legal requirements with which all Scheme employers must fully comply.

The Public Service Pensions Act 2013 (the 2013 Act) sets out the framework for the governance and administration of public service pension schemes and provides regulatory oversight by The Pensions Regulator. Codes of practice provide practical guidance in relation to the exercise of functions under relevant pension's legislation and set out the standards of conduct and practice expected from those who exercise those functions.

The effective administration of the HSC Pension Scheme requires successful and timely interaction between employers and HSC Pension Service. The Department of Health and HSC Employers have worked with HSC Pension Service in recent years to improve not only the quality of service that you and scheme members receive, but also the manner which we communicate.

The Employer Charter is a description of your roles and responsibilities that will enable improved administration within all our organisations. It aims to provide you, as employers, with total clarity on your local scheme administration requirements and summarise what you can expect from HSC Pension Service.

This Charter is intended for those with HSC Board accountability in addition to human resources, payroll and pensions staff who undertake operational scheme administration activities. Please ensure that all appropriate individuals within your organisations receive a copy.

Adherence to this Charter is vital if scheme members are to receive timely and accurate pensions. The current level of organisational change and budgetary pressures further reinforce the requirement for improved and more efficient administration.

HSC Pension Service welcomes your comments on this Charter as we aim to develop its content over time (as a living document) in a manner that supports you in your local administration of the HSC Pension Scheme.

This document is important as the respective role and responsibilities of HSC Pension Service and Scheme employers continue to evolve over time. For instance:

- There have been changes to legislation that demand up to date accurate mandatory data.
- The provision of accurate membership and service information are key elements to successfully produce Annual Benefit Statements.
- Increase in demand from Pension Scheme members to obtain timely and accurate membership information e.g. Annual Allowance.
- The technology used for administration is changing.

* This document outlines what the responsibilities of Scheme employers are at a high level. It does not include the specific lower level details about how each of these duties should be performed.

1: Who is this document for?

This document is applicable to all Scheme employers. This includes all HSC organisations, GP Practices and Directional Bodies who have access to the Scheme.

As appropriate within these organisations this document should be used by:

HR Director / Finance Director (or the Director with lead responsibility for the local administration of HSC Pension Scheme matters) who is accountable for the delivery and resourcing of local administration of the Scheme.

HR administrators who need to be aware of the organisation's responsibilities in regard to the HSC Pension Scheme to be able to inform the staff employed within their organisation as necessary. The HSC Pension Scheme can and should be used as a key part of an employer's recruitment and retention program as it provides valuable staff benefits.

Pension administrators who are responsible for the day to day administration of the Scheme.

Payroll administrators within organisations that provide data to HSC Pension Service.

Outsourced providers who provide a pension administration service on behalf of a Scheme employer.

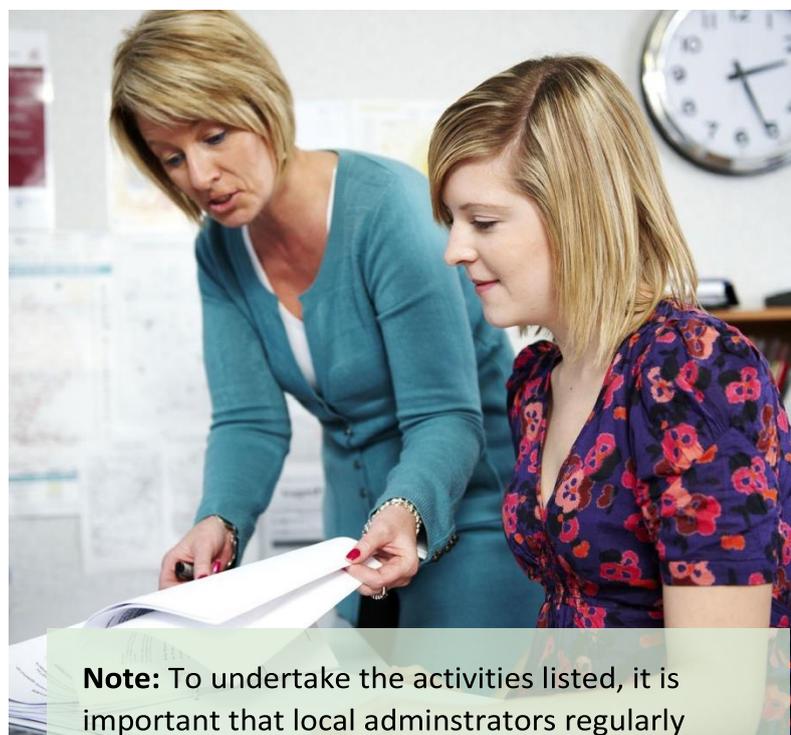
2: The role of the Scheme employer

Scheme employers play a vital role in the administration of the HSC Pension Scheme. Your local administrative responsibilities require the fulfilment of these primary activities:

- Appointing a named person(s) who is responsible for the day to day administration of the HSC Pension Scheme within your organisation.
- Undertaking the necessary administration procedures for:
 - New members of staff to join (or opt out of) the HSC Pension Scheme;
 - Members of staff who leave the organisation and either retire, defer their membership or obtain a refund (if eligible).
 - Any members of staff who die whilst in HSC employment.
- Collecting employer and employee Scheme contributions and submitting them on a monthly basis to HSC Pension Service. This includes ensuring that the correct contribution bandings are applied.
- To provide accurate, timely membership data, and information about Scheme members currently or previously within your organisation (where available) to HSC Pension Service on a standard basis or in response to a request. (This includes undertaking reconciliation between employer held and HSC Pension Service held data).

- Provide Scheme members with information about the Scheme, their individual benefits (where possible) and other basic retirement information.
- Undertake financial accounting requirements (e.g. Greenbury).

Each of these activities is now broken down and explained in further detail in the subsequent sections.



Note: To undertake the activities listed, it is important that local administrators regularly keep abreast of HSC Pension Scheme changes which are outlined in the Employer Technical Update and on the HSC Pension Service website.

2.1 - Nominating a local Scheme administrator

Every Scheme employer must nominate:

1. A lead person(s) who is responsible for the day to day administration outlined in this guide and who will act as the main point of contact with HSC Pension Service.
2. A named senior accountable officer. Any changes in responsibility must be notified to martin.bradley@hscni.net

We require email and telephone contact details for each nominated person. These must be kept up to date and you must notify us of any changes by contacting martin.bradley@hscni.net Please note that this information is held in an HSC Pension Service database which is used for communication and administration purposes.

The amount of resource needed to locally administer the HSC Pension Scheme is dependent on the size of your organisation. Small organisations, such as GP Practices and Directional Bodies, should be able in most cases to incorporate these duties as only one part of someone's overall responsibilities. Larger HSC organisations may need to have one, or more, dedicated full time Pension Officer(s).

The funding, and resourcing of these roles is the responsibility of your organisation's management and budget holders.

Note: If your payroll and pensions administration has been outsourced HSC Pension Service requires contact details for:

- who is accountable within your organisation for the local administration undertaken by the outsourcing organisation
- who is undertaking the actual administration within the provider.

Outsourcing does not remove an organisation's accountability under the Scheme's Regulations. Therefore, the Scheme employer must ensure that any outsourced administration is carried out effectively.

Year TD
Total Gross Pay TD
Gross for Tax TD
Tax paid TD
Earnings For NI TD
National Insurance TD
Pension TD (Inc AVC)
Net Pay

2.2 - Administration of pension events

The table below outlines the primary ‘pensions events’ which Scheme employers must undertake as part of their local administration responsibilities.

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
New starters (Joiners)	<p>Directional Bodies - assess eligibility.</p> <p>The member should be automatically enrolled unless they are ineligible to join the HSC Pension Scheme.</p> <p>Provide a New Joiner Questionnaire and a copy of the relevant Member Guide to member on employment. This can be sent as an attachment to an email but a link to the guide is not sufficient.</p> <p>Determine any information about member relevant to administering the HSC Pension Scheme.</p> <p>It is mandatory to verify a member’s date of birth before commencing their employment.</p>	<p>Complete Electronic Interface with Payroll to join the Scheme (J2 form if a GP Practice or Directional Body)</p> <p>Required information by HSC Pension Service:</p> <ul style="list-style-type: none"> • Start date • Tiered contribution rate • Whole time/part time • Employment type • Standard hours (if part time) • Actual hours (if part time) • Name • Verified date of birth • National Insurance number • Title • Payroll reference number i.e. staff number 	<p>New starters also include those who decide to latterly opt in, those who become eligible or Bank re-joiners.</p> <p>A new employee joiner questionnaire is available on the HSC Pension Service website. Use of this ensures that all pertinent information needed to join (or opt out of) the Scheme is collected by the Scheme employer.</p> <p>Information is available on the website to help you determine which scheme/section a member is in.</p>	<p>Within the first month of member joining the Scheme.</p>
Opting out	<p>Employers must not provide a member with an opting out form. Members can use a work or home PC to obtain their own opt out form (SD502). This is in line with auto enrolment rules.</p>	<p>Members must complete part 1 of the SD502.</p> <p>You must complete part 2.</p>	<p>A general guide for completion of form SD502 is available for employers on our website.</p>	<p>Within one month of receiving the form.</p>

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Transfer in	<p>Issue the Transfer In Guide and application pack on request from a member.</p> <p>The member may have indicated a desire to transfer previous Pension Benefits on their Joiner form which should prompt the sending of the Transfer In Guide.</p>		<p>Reference to the Transfer In Guide and Application Pack are contained in the New Joiner Questionnaire.</p> <p>Information for members on transferring benefits is provided on the HSC Pension Service website at: http://www.hscpensions.hscni.net/hscpensions/</p>	<p>Within 12 months of joining the Scheme (1995 Section) and before normal pension age.</p> <p>Within 12 months of being eligible to join the Scheme (2008 Section and 2015 Scheme) and before normal pension age.</p>
Increasing pensions	<p>Provide members with information on ways to increase HSC Pension benefits (Buying Additional Pension (AP), Money Purchase (MPAVC) or Early Retirement Reduction Buy Out (ERRBO)).</p> <p>Set up necessary deductions and payments from payroll.</p>	<p>If member chooses:</p> <p>a) If AP, after a member confirms they wish to proceed with the election the employer should return AP5 form to HSC Pension Service to acknowledge and set up deductions.</p> <p>b) If MPAVC, the employer should work with the chosen provider and complete the required paperwork after the member is accepted to make the necessary deductions and payments to them.</p> <p>c) If ERRBO, please ask the member to complete the ERRBO expression of interest form and send to HSC Pension Service.</p>	<p>Information for members on increasing pension benefits is provided on the HSC Pension Service website at: http://www.hscpensions.hscni.net/hscpensions/</p>	<p>Dependent on option chosen by member.</p>

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Estimates	<p>Sign post members to Annual Benefit Statement (ABS) on the Member Self-Service (MSS) portal and online calculators.</p> <p>If within 1 year of retirement complete standard estimate request form in order to fulfil estimate obligations.</p>	Standard estimate request form available on the HSC Pension Service website.		HSC Pension Service will provide an estimate within 40 working days upon request free of charge if one has not been completed within 12 months. Estimates can be provided for those members within 1 year of retirement only, otherwise ABS and online calculators should be utilised.

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Annual Benefit Statement	<p>Ensure all member records are up to date for the latest financial year.</p> <p>Correct any outstanding data issues for previously submitted updates.</p> <p>Respond to HSC Pension SharePoint & email queries.</p>	<p>Electronic Interface with payroll – all monthly/annual updates sent electronically</p> <p>SharePoint: Respond to data queries via email.</p> <p>GP Practice/Directional Bodies: Send monthly/annual returns via email</p>	<p>The cleaner the employer’s data, the less errors will occur on Annual Benefit Statements</p> <p>Employers can direct the member to the Member Self Service (MSS) portal to access the ABS: https://mypension.hscni.net/</p>	<p>Year-end updates are a legal requirement for Officer members - Within two months of the end of the Scheme year. Returns must be supplied no later than the 31 May for the relevant year.</p> <p>Legal requirement for Practitioners and non GP Providers – within one month of the end of the financial year immediately following the relevant financial year (i.e. 13 months)</p> <p>Failure to comply could result in escalation to The Pensions Regulator and your members being informed.</p>

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Annual Allowance	HMRC legislation requires that member records are supplied by employers by 6 July, following the end of the tax year. This will enable HSC Pension Service to provide a Pension Savings Statement to members who exceed the Annual Allowance.	<p>Electronic Interface: Ensure that records match HSC Pension Service records wherever possible.</p> <p>SharePoint: Respond to data queries via email.</p> <p>GP Practice/Directional Bodies: Send monthly/annual returns via email</p>	<p>If employers do not meet HMRC's requirement to supply information, then HMRC may impose fines on that employer of:</p> <ul style="list-style-type: none"> • Up to £300 where the information has not been provided. • An additional fine of up to £60 a day for each day the information is late. 	<p>Year-end updates are a legal requirement for Officer members - Within two months of the end of the financial year. Returns must be supplied no later than the 31 May for the relevant year.</p> <p>Legal requirement for Practitioners and non GP Providers – within one month of the end of the financial year immediately following the relevant financial year (i.e. 13 months)</p>
Premature Retirements (Redundancy and in the Interests of the Efficiency of the service (IOE))	<p>Obtain estimate for employee.</p> <p>Close down employment status and submit retirement application.</p> <p>Collect any additional contribution option from the member and forward to HSC Pension Service.</p>	<p>Obtain redundancy estimate from HSC Pension Service at least six months before expected retirement date.</p> <p>Complete and forward form AW6 four months before retirement (and AW171 if the Award needs to be revised because of updated details).</p>	The cost to the employer will be calculated and sent by HSC Pension Service.	Four months before retirement

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Ill health retirees	<p>Collect appropriate medical evidence in connection with potential requests for ill health retirement and submit form to determine eligibility.</p> <p>If serious ill health then complete appropriate form if requested by the employee.</p> <p>Close employment record.</p>	<p>Complete form AW33 (then complete AW6 once notification received that application has been accepted).</p> <p>Complete form AW34 to commute existing ill health benefits (if serious ill health).</p>	<p>Only one application can be made for retirement. For instance members may not have concurrent ill health and age retirement applications.</p>	<p>Ill health applications should be made as soon as applicable for the benefit of the member. (Note: The timing of an ill health application is very important and should ideally be submitted well before paid sick leave ends).</p>
Bereavement	<p>Provide information to Next of Kin or Legal Representatives on procedures to claim benefits.</p> <p>Pay short term death benefits to an eligible partner i.e. legal spouse, registered civil partner or nominated partner of the deceased.</p> <p>Close Employment Record.</p> <p>Send completed forms to HSC Pension Service.</p>	<p>Complete form AW135 for initial survivor benefits.</p> <p>Complete form AW10 and/or AW11 for survivor benefits.</p> <p>Complete form AW9 for children's pension.</p>	<p>Paying short term death benefits may not be relevant to smaller organisations such as Direction employers.</p>	<p>Bereavement applications should be made as soon as applicable.</p>

Pension event	Main undertakings	Main forms required	Relevant notes	Timescale
Retirees	<p>Provide a copy of the Retirement Guide to Scheme member (Guides can be given as a printed copy from the website or via email as an attachment).</p> <p>Close down employment status and submit fully completed retirement application. Please check retirement date is confirmed, including any outstanding annual leave.</p> <p>Verify all certificates prior to submission, where possible.</p> <p>Ensure accurate pay details are provided where possible to avoid the requirement for further revisions.</p>	<p>Complete and forward form AW6 four months before retirement.</p> <p>Complete form AW171 if the Award needs to be revised because of updated details.</p>	<p>It is good practice for members to receive an estimate of their benefits before commencing the retirement process. (This includes verifying the Guaranteed Minimum Pension if applicable).</p> <p>ABS can be used in conjunction with the online calculators to obtain various estimates including pension commutation</p>	Four months before retirement date.
Scheme leavers	Provide the Leaving Early and Transferring Out Guide to Scheme member. This can be provided electronically.	Leaving details send via Electronic Interface and to be followed up with form T55a	Leavers also include employee terminated, employee opt outs, bank (as & when) posts not paid for 3 months and moving between different Scheme employers.	Within one month of leaving.

Note – HSC Pension Service will only accept current versions of all forms on receipt. Any submissions made on old forms will not be accepted. HSC Pension Service will exercise discretion for short periods (or where reasonable) after any forms are changed and will ensure that employers are informed when new versions are published via the Employers Technical Update.

2.3 - Collection and submission of contributions

The Scheme employer must:

- Assign the member to the correct pension tier based on their pay.
- Collect the correct member contributions as determined by their tier rate and collect any applicable additional contributions (such as Added Years, Additional Pension or Early Retirement Reduction Buy Out (ERRBO)).
- Re-assess contribution rates as appropriate, i.e. following an increase in pay whether that is a pay point increment or annual pay award.
- Submit both the employer and employees contributions due in a prompt and accurate manner no later than the recommended processing dates in order for the funds to be received by the 19th of the month following their deduction. Where the 19th is a weekend or bank holiday payment must be submitted to arrive before the weekend or holiday.
- Late payment of contributions will incur interest and an administration charge.
- Failure to submit contributions will result in escalation to the Department of Health and the Pensions Regulator.



2.4 - Providing information to HSC Pension Service

Successful administration of the HSC Pension Scheme is completely dependent on the accuracy and updatedness of membership records. This enables information to be provided to members quickly and eventually for their pension benefits to be paid on time and accurately.

The way that the administration is organised means that HSC Pension Service is completely dependent on obtaining membership information from Scheme employers to hold in their central administrative database and processing systems. It is therefore imperative that all Scheme employers must provide accurate membership data and information about Scheme members currently (or previously) within their organisation to HSC Pension Service on a regular, timely basis or in response to an information request. Specifically this requires:

- The submission of the annual return of service and salary details by Electronic Interface or annual update Excel spreadsheet* by no later than two months (Officers) or 13 months (Practitioners) after the end of the Scheme year. This information (shown in the next column) must be included where applicable:

Membership details:

- Employee contributions
- Employee pensionable pay
- Employer contributions
- Employer pensionable pay
- Employee gross rate of pay
- AVC contributions
- Non pensionable days (number of, and dates)
- Number of part time hours/session worked
- Number of part time deemed hours/sessions
- Additional pension contributions

Any changes to membership details in year:

- Pension start date
- Date of change
- Whole time/part time indicator
- MHO or Special Class status
- Actual hours/sessions
- Bank indicator
- Contribution rate
- NI number
- Employment type
- Standard hours for the grade

*submission by spreadsheet is for eligible employers only (i.e. those who do not have access to the Electronic Interface so have no alternative means of sending data to HSC Pension Service). Those employers will be contacted by HSC Pension Service and invited to submit spreadsheets directly.

- Submission of relevant changes to HSC Pension Service (by Electronic Interface) within a month of those changes being effective or notified to the local administrator. These include:
 - Reverse terminations
 - Opt out cancellation
 - Bank leaver cancellation
 - Personal details :
 - National Insurance number
 - Name
 - Date of birth
 - Date of birth verification (this is a legal requirement before commencing employment)
 - Address
 - Title
 - Gender
 - Former name
 - Job code
- Scheme employer to verify the members' date of birth before employment commences. This is a legal requirement.
- Scheme employers to provide Ad-hoc service and salary information promptly where reasonable (within a maximum of 20 working days) when requested by HSC Pension Service (whether by email, telephone or via SharePoint).
- Undertaking reconciliation between data held by the employer and HSC Pension Service.
- Scheme employers to complete, authorise and submit application forms to HSC Pension Service for members as listed in the previous section.
- The provision of information in line with relevant Government Legislation such as those relating to personal taxation (i.e. Annual Allowance or Lifetime Allowance).
- Informing members to contact their pension payment provider when they take up employment (and establish eligibility of them returning to the Scheme).

Note: HSC Pension Service will return received data errors to employers via SharePoint or reconciliation reports.

2.5 - Provide information to Scheme members

Employers should:

- Be able to answer questions from Scheme members about the HSC Pension Scheme. (Remember, HSC Pension Service provides a range of information on its website and a helpline if you don't know the answer to a particular query).
- Provide Scheme information to new appointees by giving them a copy of the relevant Member Guide and informing them that they are automatically members of the Scheme unless they opt out following enrolment or are not eligible to join this Scheme.
- Provide information to Scheme members about the value of the current pension benefits by referring them to their ABS and the online calculators.
- Provide Scheme information to leavers by giving them a copy of the Leaving Early and Transferring Out Guide to inform them of the different options in regard to their pension.
- Tell re-employed retirees (under normal pension age) or ill health Tier 2 retirees to contact HSC Pension Service regarding abatement.
- Ensure members are kept informed of any changes to the Scheme that may affect them, using information provided by HSC Pension Service. Making members aware that:
 - There are options to increase their pension such as by buying Additional Pension or ERRBO.
 - Previous pension provision must be transferred into the HSC Pension Scheme (if the member wishes to do so) within the relevant timeline.
 - They will give up several valuable benefits if they choose to opt out of the HSC Pension Scheme.
 - They can nominate who they would like benefits to be paid to after their death.
 - Their pension is affected when they are on unpaid leave of absence, enter into a salary sacrifice arrangement or take a career break.
- Educate members on options for planning how and when to retire, e.g. pension calculations and options for flexible retirement.
- Make members aware of the benefits of the HSC Pension Scheme throughout their careers. The key benefits which should be communicated to staff are:
 - The HSC Pension Scheme is a defined benefit public service pension scheme. It is one of the most important and valuable benefits available to eligible staff. The employer makes a substantial contribution towards the cost of the pension.
 - The HSC Pension Scheme not only provides the member with a regular income after retirement, but also provides members family or other dependants with financial protection after the member dies.
 - All eligible staff, both full time and part time, are automatically members of the Scheme unless they elect to opt out.

- If the member becomes too ill to work, they may receive their pension early.
- The HSC Pension Scheme will pay a lump sum if the member dies before retirement and may pay children's and dependants' pensions.
- The member can choose to have part of their pension paid as a lump sum at a ratio of 1:12 (give up £1 pension for an extra £12) lump sum.
- The pension is index linked to protect its value against the effects of inflation.

Note: Scheme employers should not under any circumstances provide financial advice to Scheme members. Only factual information about the rules of the Scheme, the potential value of the members benefits and the impact of any decisions they may make (such as losing death benefits by opting out) should be discussed.

3: Consequences of non-compliance

Both HSC Pension Service and employers are bound by the obligations of the statutory regulations and must work together to adhere to their requirements. The principle ones contained in the Occupational Pension Schemes (Disclosure of Information) Regulations 1996 require:

- The payment of pension benefits in the due month of retirement providing all relevant information has been received. (To comply, Scheme employers should ensure that retirement application forms are completed and forwarded to HSC Pension Service 4 months before the date of retirement and that necessary membership information is accurate and up to date).
- Provision of estimates of retirement benefits to members within 20 working days of request when member is within 12 months of retiring otherwise the ABS and online calculators should be utilised.
- The Occupational Pension Schemes (Transfer Values) Regulations 1996 require HSC Pension Service to calculate a Cash Equivalent Transfer Value within three months of request. (To comply, Scheme Employers must ensure that data is kept up to date and that accurate information is provided to HSC Pension Service promptly on request).

- Legislative requirements place a responsibility upon employers to provide information to HSC Pension Service. The requirements specify that employers must provide pay (and membership) information to HSC Pension Service by 6 July following the end of the tax year.



Failure to comply with your requirements

Scheme employers who do not carry out their responsibilities in a timely and accurate manner can have a detrimental effect on their employees. For instance, if membership records are not adequately maintained then HS Pension Service may not be able to pay out benefits on retirement to members or we may not be able to provide accurate information to inform financial planning or enable transfers to be undertaken.

Scheme employers should note that it may not always be possible for HSC Pension Service to later repair a situation which has had a detrimental impact on a member's pension position through the employer failing to carry out their responsibilities at the correct time.

Cases of member dissatisfaction can result in referrals to the Pensions Ombudsman or the Pensions Regulator and they have the power to impose fines on employers and schemes (and their individual managers) who do not comply with Scheme requirements.

Further to this the DoH and HSC Pension Service will escalate any serious instances to the Pensions Regulator.

In particular, failure by Scheme employers to provide accurate and timely member information as required by HSC Pension Service, will result in appropriate escalation with the DoH, HSC employers and senior HSC Management as applicable. This is consistent with the guidelines set out by the Pensions Regulator in regard to effective record keeping.

Employers should note that HSC Pension Service will not accept some incorrect incoming data. HSC Pension Service will continue to inform employers about any data errors via SharePoint and the reconciliation reports. For Employers without access to SharePoint data errors will be notified by email.

Contributions that are not paid on time will incur a late payment and interest charge. The standard rate of interest is a daily rate of CPI +3%, compounded annually, and applies to contributions due but unpaid on and after 1 April 2014.

The late payment charge is not a 'penalty charge', but reflects the cost to HSC Pension Service of recovering late payments, which is currently borne by all employers.

4: The role of HSC Pension Service

HSC Pension Service's role as central administrator of the HSC Pension Scheme is to maintain accurate membership records for Scheme members during their career and use this information to provide benefit calculations and payments when required.

To do this they are completely dependent on the work of Scheme employers and the information they provide. HSC Pension Service provides the following functions to work effectively with Scheme employers and support them to jointly administer the HSC Pension Scheme:

HSC Pension Service will:

- Accurately calculate and pay HSC Pension Scheme entitlements in the due month of retirement provided all the necessary information is available.
- Provide a dedicated help line and email address to answer any queries you have about administering the Scheme.

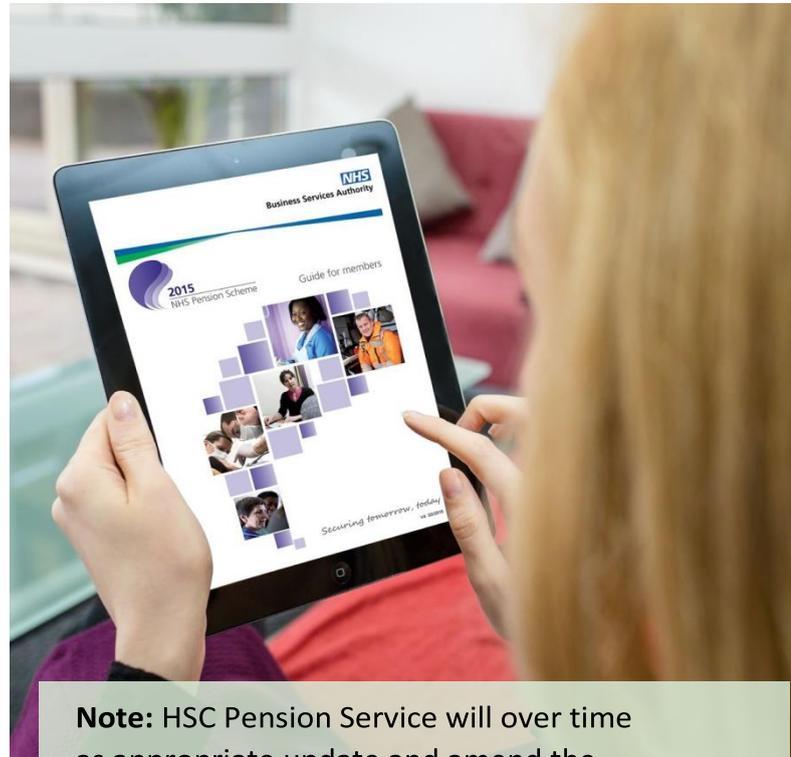
Email address – hscpensions@hscni.net

Helpline – 02871 319111

- Provide a dedicated help line and email address to answer any queries from Scheme members about the HSC Pension Scheme. The target is to respond to all queries made within 20 working days.

- Provide you with detailed information about administering the Scheme via the HSC Pension Service website.
- Provide you with scheme information for members (whether posters, guides, leaflets etc) to meet our collective disclosure responsibilities.
- Provide you with the necessary tools whether manual or system based to enable you to administer the Scheme quickly and efficiently. (Note: HSC Pension Service will continue to make improvements to these tools to improve local administration - subject to the availability of resources and other organisational priorities).
- Provide regular information to you about administering the Scheme via Employer Technical Update and Employer Newsletter. These updates will be the standard method that HSC Pension Service keeps nominated Pensions Administrators up to date with important changes or news about the Scheme. An email will be sent to all named administrators and senior officers accountable held within the HSC Pension Service database when a newsletter is available. It is important that these details are kept up to date.
- Provide information on request to members in line with statutory time limits.

- Attend established regional pension forums to discuss Scheme administration issues and update/consult with you on Scheme developments.
- Listen to your feedback and use it to work more effectively together in the future.
- To meet employers at organised stakeholder engagement events to provide education to different employer groups.
- To provide various education materials to support employers.



Note: HSC Pension Service will over time as appropriate update and amend the information it provides as required* by changes to the Scheme Regulations and the adaption of procedures in order to adopt these changes and/or improve the administration of the Scheme. They will inform employers when this is the case and consult where necessary.

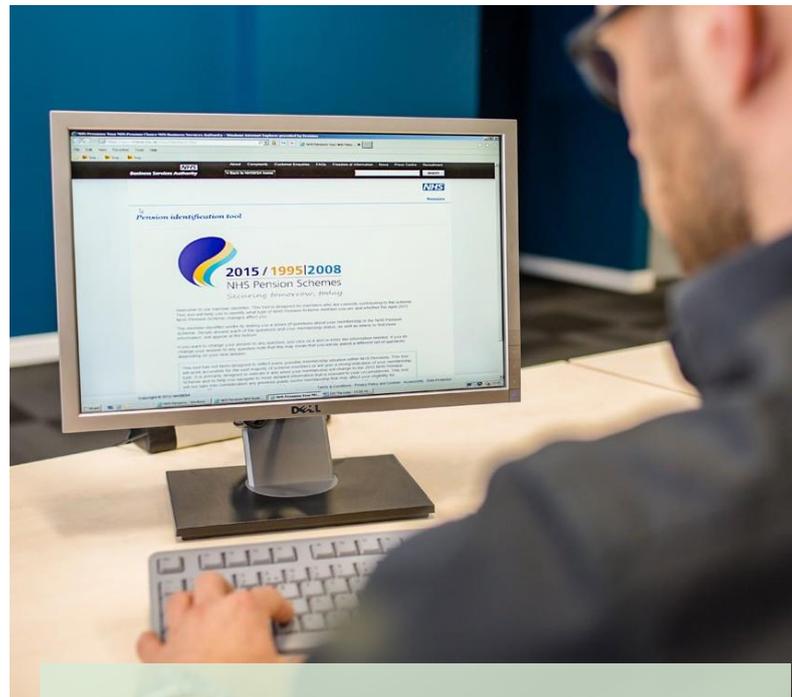
(* HSC Pension Service is obligated to provide information under what is known as Disclosure Legislation. Scheme employers are provided with information to pass on to Scheme members as part of these requirements.)

5: When will this Charter be updated?

This Charter is intended to be a living document which will be updated as new legislation is introduced or administration changes are made. Scheme employers will be informed about any changes or revisions agreed and consulted where necessary.

The version on the HSC Pension Service website will be the latest, most up to date version so employers are advised to check on a regular basis (if they have previously downloaded or printed out copies) that they have the most recent version. Any revisions will be notified to employers via the Employer's Newsletter/Employer Technical Update.

The DoH, HSC Employers and HSC Pension Service welcome any feedback or suggestions on any part of this guide and its contents. Feedback can be sent to hscpensions@hscni.net



Note: In the absence of any updates this guide will be subject to the minimum of an annual review by the DoH, HSC Employers and HSC Pension Service.

6: Help and support

We provide a range of information to help you understand and administer the HSC Pension Scheme.

- The website contains all the factsheets, guides and forms you will need to understand and administer the HSC Pension Scheme.

<http://www.hscpensions.hscni.net/hscpensions/>

- The 1995/2008 Member Guide gives you an overview of the 1995/2008 Scheme.
- The 2015 Member Guide gives you an overview of the 2015 Scheme.
- Online videos provide you with an overview of Member Self Service and how to register.
- Employer Newsletter: Published quarterly to provide you with important information that may impact the administration of the Scheme.

- Find us on Twitter - @hscpensions



- Find us on Facebook – HSC Pension Service



- Pension Liaison Team to answer complex queries from employers and provide training as and when required.
- Helpline: 02871 319111 or hscpensions@hscni.net

7: Pension Liaison Team

The Pension Liaison Team is in place to assist employers as local administrators of the HSC Pension Scheme.

Our purpose is to engage, educate and escalate any issues, acting as the voice of employers

As a team we play an active role in:

- attending regional pension group meetings
- delivering regional pensions workshops to new and existing Scheme members and special interest group e.g. those affected by HMRC tax legislation
- Providing regular updates to employers via the Employer Technical Update/Employer's Newsletters
- Delivering educational training to employers